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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: )  
HOWARD, FRANK ) Group Art Unit: 3621  
Serial No. 10/604,830 )  
Filed: 8/20/2003 )  
Title: SYSTEM AND METHOD OF MEDIATING )  
BUSINESS TRANSACTIONS )  
Examiner:

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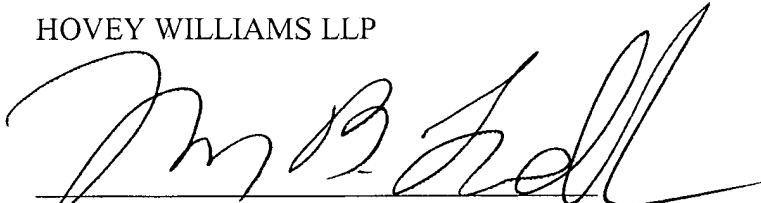
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Respectfully submitted,

HOVEY WILLIAMS LLP



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ATTORNEYS FOR APPLICANT

(Docket No. 34105)

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Application of:

HOWARD, FRANK

Serial No. : 10/604,830

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SYSTEM AND METHOD OF MEDIATING  
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Sir:

INFORMATION DISCLOSURE STATEMENT

Transmitted herewith is a list on Form PTO-1449 of patents, publications, or other information submitted by the applicants for consideration by the Office pursuant to the duty of disclosure under 37 CFR 1.56, together with legible copies to the extent clean copies are available.

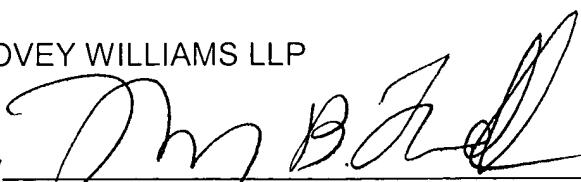
It is respectfully submitted that the present invention as claimed is patentable over the listed references.

Any fee which might be due in connection with this Disclosure Statement should be applied against our Deposit Account No. 19-0522.

Respectfully submitted,

HOVEY WILLIAMS LLP

By

  
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(Docket No. 34105)

FORM PTO-1449 (Rev. 2-32)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 34105	SERIAL NO. 10/604,830
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT: HOWARD, Frank	
		FILING DATE: 8/20/2003	GROUP: 3621



### U.S. PATENT DOCUMENTS

EXAM. INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6	4	1	5	2	7	1	7/2/2002	Turk et al			
	6	3	9	4	3	4	1	5/28/2002	Mäkipää			
	6	2	9	9	0	6	2	10/9/2001	Hwang			
	6	2	8	2	5	2	2	8/28/2001	Davis et al			
	5	8	7	0	4	7	3	2/9/1999	Boesch et al			
	5	4	5	5	4	0	7	10/3/1995	Rosen			

### FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
	EP	0	9	2	4	6	6	7 A2	6/23/1999	Europe			YES      NO

### OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		US 2001/0029472 A1; Oct. 11, 2001; Hataguchi; ANONYMOUS PURCHASE AND SALE SYSTEM FOR ONLINE SHOPPING AND DELIVERY SERVICES VIA COMPUTER NETWORKS
		US 2001/0037209 A1; Nov. 1, 2001; Tarbutton et al; PRE-PAID PAYMENT SYSTEM AND METHOD FOR ANONYMOUS PURCHASING TRANSACTIONS
		US 2002/0026418 A1; Feb. 28, 2002; Koppel et al; METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE WITH EXISTING NETWORK OF CREDIT CARDS
		US 2002/0099667 A1; Jul 25, 2002; Diamandis et al; METHOD AND APPARATUS FOR MAKING PURCHASES OVER THE INTERNET USING PRE-PAID CARDS
		US 2002/0120563 A1; Aug. 29, 2002; McWilliam et al; SYSTEM AND METHOD FOR EFFECTING ANONYMOUS PAYMENTS
		US 2002/0194080 A1; Dec. 19, 2002; Louri; INTERNET CASH CARD

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.